

2013540-Court-A- ABD
 KAREN B. SCHNELLER
 126 NORTH SPRING ST
 PO BOX 417
 HOLLY SPRINGS, MS 38635

ABD US Bankruptcy Court
 703 Hwy 145 North
 Aberdeen, MS 39730

NOTICE

The debtor (both spouses in a joint case) must be present at the meeting of creditors to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without notice. Failure of the debtor(s) or debtor(s)' attorney to appear at the section 341(a) meeting, to timely file schedules and related documents or to pay required fees may result in dismissal of this case without further notice.

** Important notice to individual debtors: Effective June 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. **

United States Bankruptcy Court

Northern District of Mississippi

Debtor 1: WILLIAM JOHNSON Last 4 digits of Social Security number or ITIN: XXX-XX-7504
 EIN: _____
 Debtor 2: _____ Last 4 digits of Social Security number or ITIN: _____
 EIN: _____
 Case Number: 20-13540 Date Case Filed or Converted to Chapter 13: December 31, 2020

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:	
1: Debtor's full name	WILLIAM JOHNSON		
2: All other names used in the last 8 years			
3: Address	If debtor 2 lives at a different address:		
	536 ROYAL PECAN WAY COLLIERVILLE, TN 38017		
4: Debtor's attorney Name and Address	KAREN B. SCHNELLER 126 NORTH SPRING ST PO BOX 417 HOLLY SPRINGS, MS 38635	Contact phone	(662) 252-3224
		Email	
5: Bankruptcy trustee Name and Address	Terre M. Vardaman Chapter 13 Trustee P.O. Box 1326 Brandon, MS 39043-1326	Contact phone	(601) 825-7663
		Email	
6: Bankruptcy Clerk's office Documents in this case may be filed at this address.	ABD US Bankruptcy Court 703 Hwy 145 North	Hours open	
You may inspect all records filed in this case at this office or online a www.pacer.gov .	Aberdeen, MS 39730	Contact phone	

7: Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<u>February 04, 2021</u> at <u>11:30 AM</u> Date Time The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephonic Conference Phone Number: 866-909-8169 Passcode: 4278123#
8: Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: <u>April 05, 2021</u> Filing deadline: <u>March 11, 2021</u> Filing deadline: <u>June 29, 2021</u>
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
9: Filing of plan	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before February 19, 2021. Objections will be heard on March 30, 2021 at 01:30 PM, OXF US Bankruptcy Court, Federal Building, 911 Jackson Avenue E, Oxford, MS 38655 unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing. The debtor has filed a plan. The plan or a summary of the plan will be sent separately.	
10: Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11: Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12: Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13: Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Court	ABD US Bankruptcy Court	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Terre M. Vardaman P.O. Box 1326	Chapter 13 Trustee Brandon, MS 39043-1326
Debtor	WILLIAM JOHNSON	536 ROYAL PECAN WAY COLLIERVILLE, TN 38017
799	000002 KAREN B. SCHNELLER PO BOX 417	126 NORTH SPRING ST HOLLY SPRINGS, MS 38635
007	000005 INTERNAL REVENUE SERVICE	P O BOX 7346 PHILADELPHIA, PA 19101-7346
008	000013 INTERNAL REVENUE SERVICE	P O BOX 7346 PHILADELPHIA, PA 19101-7346
006	000024 HIBU, INC 2201 RENAISSANCE BLVD	ATTN: CUSTOMER SERVICE KING OF PRUSSIA, PA 19406-2673
003	000017 CHASE P O BOX 15298	ACCOUNT INQUIRIES WILMINGTON, DE 19850
023	000012 US DEPT OF JUSTICE 950 PENNSYLVANIA AVE, NW	INTERNAL REVENUE SERVICE WASHINGTON, DC 20530-0001
018	000007 RENASANT BANK	300 EAST BANKHEAD ST NEW ALBANY, MS 38652
022	000008 UNION COUNTY TAX COLLECTOR	P O BOX 862 NEW ALBANY, MS 38652
016	000004 NATALIE BROWN, ESQ 428 NORTH LAMAR BLVD, STE 107	RUBIN LUBLIN, LLC OXFORD, MS 38655
021	000010 U S ATTORNEY 900 JEFFERSON AVE	FOR IRS OXFORD, MS 38655-0000
011	000026 MAXX SOUTH	105 ALLISON CV OXFORD, MS 38655-7375
019	000011 RENASANT BANK P O BOX 709	BANKRUPTCY DEPT. TUPELO, MS 38802-0709
020	000020 RENASANT BANK P O BOX 709	BANKRUPTCY DEPT. TUPELO, MS 38802-0709
017	000006 RENASANT BANK ATTN: BANKRUPTCY DEPT	P O BOX 4140 TUPELO, MS 38803
010	000025 LAMAR ADVERTISING	102 W LINDEN ST CORINTH, MS 38834
012	000021 MDES PO BOX 220	C/O ATTORNEY GENERAL'S OFFICE JACKSON, MS 39205
013	000022 MDOR PO BOX 220	C/O ATTORNEY GENERAL'S OFFICE JACKSON, MS 39205
014	000019 MS DEPARTMENT OF EMPLOYMENT SECURIT	P O BOX 1699 JACKSON, MS 39215
015	000014 MS STATE TAX COMMISSION BANKRUPTCY SECTION	P O BOX 22808 JACKSON, MS 39225-2808
009	000009 INTERNAL REVENUE SERVICE 100 W CAPITOL ST	STOP 18 ATTN: MAXIE HENRY JACKSON, MS 39269-0000
001	000015 ASD HEALTHCARE STE 400	345 INTERNATIONAL BLVD BROOKS, NY 40109
004	000023 DEX-YP	2200 WEST AIRFIELD DR DALLAS, TX 75261

CERTIFICATE OF MAILING

Notice of Filing Page 5 of 5

COURT: 387

DATED: 01/12/2021

Page 2 of 2

CASE: 2013540

TRUSTEE: TV

TASK: 01-11-2021 .00548432.N13REV

005 000018 DEX-YP

2200 WEST AIRFIELD DR
DALLAS, TX 75261

002 000016 BANK OF AMERICA

P O BOX 982236
EL PASO, TX 79998-2236

27 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 01/12/2021.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED ON 01/12/2021 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail